



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

5 In re application of: Tara Chand Singhal )  
Serial No: 10/046,834 ) Art Unit  
Filed: 01/15/2002 ) 3628  
10 For: A PRIVATE AND SECURE )  
PAYMENT SYSTEM )  
Examiner: Ovebisi OJO O. )  
15 Attorney Docket: 11195.37 )

**INFORMATION DISCLOSURE STATEMENT**

20 Commissioner for Patents  
P O Box 1450, Alexandria, VA 22313-1450

Sir:

25 An information disclosure statement is being filed with this transmittal letter.  
Applicant has a pending European patent application EP 03 72 9695, which covers in  
part the art disclosed in this application before the US patent Office.

The European Patent Office prepared a European Search Report, dated 18th  
30 January 2005, on this pending European application that has a different set of initial  
claims 1 to 11.

**CERTIFICATE OF MAILING UNDER 37 CFR §1.8**

35 I hereby certify that this correspondence is being deposited with the United States Postal  
Service as first class mail, postage prepaid, in an envelope addressed to: Commissioner for  
Patents, P O Box 1450, Alexandria, VA 22313-1450, on

40 Sept. 15/2006 by Tara Chand Singhal  
TARA CHAND SINGHAL, Applicant

This information disclosure statement herein includes:

5 Form PTO/SB/8a, US and Foreign Patent Documents, that identifies the  
four Documents considered relevant in the European Search Report of 18  
January 2005.

10 Dated this the 15<sup>th</sup> day of September, 2006

Respectfully submitted,



15 Tara Chand Singhal

Applicant

P O Box 5075

Torrance, California 90510

Telephone: (310) 540-4095

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